



ST. CHARLES PARISH

OFFICE OF THE PARISH PRESIDENT

P.O. BOX 302 • HAHNVILLE, LOUISIANA 70057

(985) 783-5000 • Fax: (985) 783-5005

Website: <http://www.st-charles.la.us> • E-mail: vj@stcharlesgov.net

V.J. ST. PIERRE, JR.
PARISH PRESIDENT

March 28, 2013

The Honorable William Craig Fugate
Administrator
Federal Emergency Management Agency
500 C Street SW
Washington, DC 20472

Dear Administrator Fugate:

St. Charles Parish is currently in the process of adopting the revised version of the Flood Insurance Rate Maps. The National Flood Insurance Program provides homeowners with property coverage in the event of flooding and is required for many homeowners in St. Charles Parish and the Biggert-Waters Flood Insurance Reform Act, signed into law by President Barack Obama in 2012, contains provisions for phased-in automatic premium rate increases for certain policyholders.

Many areas of the Parish will be negatively affected by these actuarial risk-based premium rate increases that are anticipated to rise an average 20 to 25 percent each year for the next four to five years and such increases will place tremendous burdens on the budgets of Parish residents. Certain areas of the Parish will experience extreme and unaffordable increases in their flood insurance premiums that may lead to personal bankruptcy and foreclosure.

It is the intention of the Parish President and Parish Council to reduce or delay these automatic NFIP rate increases until further study can be done into their impacts on our homeowners. It is also the intention of the Parish to maintain participation in the vital National Flood Insurance Program.

The Parish is asking that you delay, until further study can be done, the automatic premium increases to prevent unintended consequences on our residents and the value of their properties.

Sincerely,

V.J. St. Pierre

St. Charles Parish President